



February 19, 2003

HOUSE BILL No. 1499

DIGEST OF HB 1499 (Updated February 13, 2003 2:11 PM - DI 97)

Citations Affected: IC 9-27; IC 27-1.

Synopsis: Insurance discounts for driver safety courses. Provides that a motor vehicle insurance rate or rating plan must provide for a reduction in premium charges for certain drivers who complete a motor vehicle accident prevention course approved by the bureau of motor vehicles. (Current law authorizes a reduction in premium charges but does not require it.) Requires the bureau of motor vehicles to establish standards for approval of a motor vehicle accident prevention course.

Effective: July 1, 2003.

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January 15, 2003, read first time and referred to Committee on Insurance, Corporations and Small Business.
February 18, 2003, amended, reported — Do Pass.

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HB 1499—LS 7214/DI 97+



February 19, 2003

First Regular Session 113th General Assembly (2003)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2002 Regular or Special Session of the General Assembly.

HOUSE BILL No. 1499

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

- 1 SECTION 1. IC 9-27-6 IS ADDED TO THE INDIANA CODE AS
- 2 A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY
- 3 1, 2003]:
- 4 **Chapter 6. Motor Vehicle Accident Prevention Courses for**
- 5 **Senior Drivers**
- 6 **Sec. 1. The bureau of motor vehicles shall adopt rules under**
- 7 **IC 4-22-2 establishing the following:**
- 8 **(1) Standards that a motor vehicle accident prevention course**
- 9 **must meet in order for motor vehicle operators who**
- 10 **successfully complete the course to qualify for the reduction**
- 11 **in premium charges required by IC 27-1-22-3.1.**
- 12 **(2) A procedure under which the person that offers or**
- 13 **proposes to offer a motor vehicle accident prevention course**
- 14 **may apply for the bureau's approval of the course.**
- 15 **Sec. 2. The standards established under section 1 of this chapter**
- 16 **must ensure that a motor vehicle accident prevention course:**
- 17 **(1) provides information; and**

HB 1499—LS 7214/DI 97+



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(2) develops or enhances skills;
that will enable individuals who are at least fifty-five (55) years of age to operate a motor vehicle more safely.

Sec. 3. The standards established under section 1 of this chapter must require the issuance of a certificate of completion to an individual who successfully completes the course.

Sec. 4. The bureau shall, upon application, approve a motor vehicle accident prevention course that meets the standards established under section 1 of this chapter.

SECTION 2. IC 27-1-22-3.1 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2003]: Sec. 3.1. (a) As used in this section, "motor vehicle insurance" means any type of insurance described in IC 27-1-5-1, Class 2(f).

(b) A motor vehicle insurance rate, **rating plan, rating schedule, or manual of classifications, rules, and rates that is** filed under section 4 of this chapter ~~may~~ **must** provide for an appropriate reduction in premium charges for **the liability coverage, medical payment coverage, and collision coverage of a motor vehicle insurance policy** if the principal operator of the motor vehicle covered under the policy:

(1) is at least fifty-five (55) years of age; and

(2) has, within three (3) years before the issuance or renewal of the policy, successfully completed a motor vehicle accident prevention course approved by the bureau of motor vehicles **under IC 9-27-6.**

(c) **A reduction in premium charges by an insurer under this section is presumed to be appropriate unless the commissioner determines under IC 4-21.5, based upon a preponderance of credible data, that the reduction is not appropriate.**

(d) **A reduction in premium charges provided by an insurer under this section must remain in effect for three (3) years after the principal operator of the motor vehicle covered under the motor vehicle insurance policy successfully completes a motor vehicle accident prevention course approved by the bureau of motor vehicles under IC 9-27-6.**

(e) **At the end of a three (3) year period during which a reduction in premium charges is in effect under this section, the reduction in premium charges must be renewed if the principal operator of the motor vehicle covered under the motor vehicle insurance policy, before the end of the three (3) year period, again takes and successfully completes a motor vehicle accident prevention course approved by the bureau of motor vehicles under IC 9-27-6. Upon renewal, a reduction in premium charges must**

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1 **remain in effect for three (3) years.**

2 **(f)** A reduction in premium charges need not be provided under this
3 section if the principal operator of the motor vehicle covered under the
4 policy participated in the motor vehicle accident prevention course
5 under the order of a court.

6 ~~(d)~~ **(g)** This section does not prevent an insurer from withholding or
7 rescinding the reduction in premium charges for a motor vehicle
8 insurance policy if the principal operator of the motor vehicle covered
9 under the policy is involved in a motor vehicle accident for which the
10 principal operator is at fault.

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COMMITTEE REPORT

Mr. Speaker: Your Committee on Insurance, Corporations and Small Business, to which was referred House Bill 1499, has had the same under consideration and begs leave to report the same back to the House with the recommendation that said bill be amended as follows:

Page 2, line 17, delete "liability, personal injury protection," and insert "**liability coverage, medical payment coverage**,".

and when so amended that said bill do pass.

(Reference is to HB 1499 as introduced.)

FRY, Chair

Committee Vote: yeas 7, nays 6.

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